

FULL PROGRAM SCHEDULE

Modules 1 & 2
February-October 2021

MODULE 1

MONTH 1 February 2021

Industry Overview: Property Casualty & Employee Benefits

- + This online course provides an in-depth overview of the insurance industry
- + Participants are introduced to all components of the insurance value chain and learn how they interact and integrate

Risk Management Fundamentals

Participants will learn fundamental Risk Management concepts and the risk management process

- ▶ Scope of Risk Management
- ▶ Risk Management Cost & Benefits
- ▶ Overview of Risk Management Process
- ▶ Types of Loss Exposure
- ▶ Identifying Loss Exposure
- ▶ Analyzing Loss Exposure
- ▶ Risk Control Techniques
- ▶ Risk Financing Techniques
- ▶ Selecting Appropriate Risk Management Techniques
- ▶ Implementing Risk Management Techniques
- ▶ Revising Risk Management Programs

Analyzing Insurance Contracts

Participants will learn the components of the insurance contract and how to analyze contracts for coverage and gaps

- ▶ Government Regulation of the Insurance Industry
- ▶ Physical Contract Construction
- ▶ Common Provisions
- ▶ Analysis Methods

Coverage Fundamentals: Commercial Property

Deep dive into Commercial Property

- ▶ Overview of Commercial Property Insurance
- ▶ Business Personal Property (BPP) Covered Property
- ▶ BPP Additional Coverages & Extensions
- ▶ Causes of Loss - Basic Form & Broad Form
- ▶ Causes of Loss - Special Form
- ▶ BPP Limits of Insurance & Deductible
- ▶ BPP Loss Conditions & Additional Conditions
- ▶ BPP Optional Coverages
- ▶ Commercial Property Conditions
- ▶ Common Policy Conditions
- ▶ Commercial Property Endorsements
- ▶ Factors Affecting Commercial Property Premiums
- ▶ Determining Whether the BPP Covers a Loss



MONTH 2

March 2021

Coverage Fundamentals: Marine

Deep dive into Marine Insurance

- ▶ Overview of Inland Marine Insurance
- ▶ Non-filed Classes of Inland Marine Insurance
- ▶ Filed Classes of Inland Marine Insurance
- ▶ Overview of Ocean Marine Insurance
- ▶ Ocean Marine Insurance Policies
- ▶ Recommending Inland and Ocean Marine Coverages

Coverage Fundamentals: Crime

Deep dive into Crime Insurance

- ▶ Overview of Commercial Crime Insurance
- ▶ Commercial Crime Insuring Agreements
- ▶ Commercial Crime Limits and Deductible
- ▶ Commercial Crime Exclusions
- ▶ Commercial Crime Conditions
- ▶ Determining Whether the Commercial Crime Coverage Form Covers a Loss

Coverage Fundamentals: Business Income

Deep dive into Business Income Insurance

- ▶ Business Income Loss Exposures
- ▶ Business Income Coverage (BIC) Insuring Agreements
- ▶ BIC Additional Coverages and Coverage Extension
- ▶ BIC Limit of Insurance and Conditions
- ▶ BIC Optional Coverages
- ▶ Determining Whether the BIC Form Covers a Loss

Coverage Fundamentals: Commercial Liability

Deep dive into Commercial Liability Insurance

- ▶ Overview of Commercial General Liability (CGL) Insurance
- ▶ CGL Coverage A - Insuring Agreement
- ▶ CGL Coverage A - Exclusions
- ▶ CGL Coverage B - Personal and Advertising Injury Liability
- ▶ CGL Coverage C - Medical Payments
- ▶ CGL Supplementary Payments
- ▶ CGL Who Is an Insured Provisions
- ▶ CGL Limits of Insurance
- ▶ CGL Conditions
- ▶ Rating CGL Coverage
- ▶ Determining Whether the CGL Covers a Claims



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MONTH 3

April 2021

Coverage Fundamentals: Commercial Auto

Deep dive into Commercial Auto Insurance

- ▶ Overview of Commercial Auto Insurance
- ▶ Business Auto Coverage Form (BACF) Covered Autos
- ▶ Section BACF Covered Autos Liability Coverage
- ▶ BACF Physical Damage Coverage
- ▶ BACF Conditions
- ▶ Business Auto Coverages Added by Endorsement
- ▶ Rating Commercial Auto Insurance
- ▶ Determining Whether the BACF Covers a Claim

Coverage Fundamentals: Workers Compensation

Deep dive into Workers Compensation and Employers Liability (WC&EL) Insurance

- ▶ Workers Compensation Statutes: Purpose, Benefits, and Persons Covered
- ▶ Workers Compensation Statutes: Extraterritorial Provisions, Federal Jurisdiction, and Methods for Meeting Employers' Obligations
- ▶ WC&EL Policy - Workers Compensation Insurance
- ▶ WC&EL Policy - Employers Liability Insurance
- ▶ WC&EL Policy - Other States Insurance
- ▶ Workers Compensation and Employers Liability Insurance Policy—Endorsements
- ▶ Rating Workers Compensation Insurance
- ▶ Determining Whether the WC&EL Policy Covers a Claim

Coverage Fundamentals: Umbrella

Deep dive into Umbrella Insurance

- ▶ Commercial Excess Liability Insurance
- ▶ Commercial Umbrella Liability Insurance

Introduction to Employee Benefits

Employer-Sponsored Benefits Fundamentals for Commercial Lines

Commercial Lines insurance professionals must understand employee benefits to view an account holistically, ask appropriate questions and engage in high-level discussions with clients and prospects

- ▶ Group Health
- ▶ Group Disability
- ▶ Group Life, Retirement Plans



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MONTH 4

May 2021

Ethics

Importance, Dilemmas and Standards

E&O and Specialty Coverages

Distinguishing Between Professional and Management Liability

Mastery & Application of Core Commercial Coverages

Live virtual instruction led by UGA faculty focused on mastery and application of core commercial coverage

MODULE 2

MONTH 5

June 2021

Broker & Carrier Financials

An overview of financials of carriers and brokers and how each makes money.

Carrier Operations, Distribution, Underwriting Process

Participants will gain an understanding of carrier operations, distribution channels and the underwriting process to better understand the what information is needed from a client/prospect and why

- ▶ Functional View of Insurance
- ▶ Revenue and Expenses
- ▶ Profitability
- ▶ Excess and Surplus Lines Intermediaries
- ▶ Insurance Markets and Competition
- ▶ Underwriting Activities
- ▶ Capacity Considerations
- ▶ The Underwriting Process
- ▶ State Regulation of Underwriting

Insurance Cycles & Reinsurance

- + Cycles and Business Strategies
- + Factors Influencing Underwriting Cycles
- + Reinsurance Fundamentals
 - ▶ Functions of Reinsurance
 - ▶ Treaty and Facultative
 - ▶ Sources of Reinsurance

Business Relationships

Participants will learn the importance of business relationships with clients, carrier partners and SMEs—and be able to identify and develop those relationships

- ▶ Carrier/Brokerage Relationships
- ▶ Relationship Economics



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MONTH 6

July 2021

Markets

Participants will be guided in learning about firm's primary markets and will attend carrier partner presentations based on agency markets to learn commercial package features, benefits, differentiators, appetite, etc

- ▶ Learn Your Agency Markets
- ▶ Carrier Partner Presentations

Personal Brand

Participants will learn what a personal brand is and how to build their own unique brand, both in-person and virtually

Specialization/Niches

Participants will learn the importance of understanding their niche industry, talking the language, differentiators, etc. Industry experts will share examples of how they built their specializations

- ▶ Practitioner Insights
- ▶ Discovering/Developing Your Niche

Cyber

- ▶ Electronic data protection
- ▶ Cyber extortion
- ▶ Cyber crime
- ▶ Notification or remediation
- ▶ Business interruption
- ▶ Network security liability
- ▶ Privacy liability
- ▶ Electronic media liability
- ▶ Technology errors and omissions liability
- ▶ Intellectual property liability

MONTH 7

August 2021

Networking

Participants will learn and practice in-person and virtual networking skills

Loss Control

Participants will understand the role of Loss Control in identifying exposures and reducing the possibility that a loss will occur and/or reducing the severity of those that do occur.

Claims Fundamentals & Advocating for the Client

- ▶ Parties to the Insurance Policy
- ▶ Claim Handling Activities
- ▶ Roles of Claims Personnel
- ▶ Interpersonal Skills of Claims Representatives
- ▶ Legal Factors that Affect the Claim Environment
- ▶ Laws that Influence Claims Handling Practices
- ▶ Regulatory Requirements that Affect Claim Handling
- ▶ Measures Used to Ensure Regulatory Compliance
- ▶ Being an advocate for your client



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Wholesalers, MGAs, Excess & Surplus Lines, Lloyds

- ▶ Overview of the Surplus Lines Market
- ▶ The Surplus Lines Distribution System
- ▶ Surplus Lines Insurers
- ▶ Surplus Lines Insurance Products
- ▶ Determining Whether the BACF Covers a Claim

Financial Business Acumen

Using a computer simulation, participants will learn the financial drivers of a business to better understand and build credibility with their clients and prospects. Key Content:

- ▶ Financial Concepts and Metrics
- ▶ Financial Statements
- ▶ Financial Ratios

MONTH 8

September 2021

Cross General Competency

Personal Lines: Cross-Silo Competency

Personal Lines fundamentals that the Commercial Lines professional must know to ensure account continuity.

- ▶ Personal Auto Insurance Policy
- ▶ Homeowners Insurance Policy
- ▶ Dwelling, Mobile Home, Flood, and Windstorm
- ▶ Personal Inland Marine, Watercraft and Umbrella

Coverage Fundamentals: Umbrella

Deep dive into Umbrella Insurance

- ▶ Commercial Excess Liability Insurance
- ▶ Commercial Umbrella Liability Insurance

International Insurance

Deep dive into International Property & Casualty and Employee Benefit Management

+ International Programs:

- ▶ Exporters Package Program
- ▶ Different Ways International P/C Insurance Programs Can Be Written
- ▶ Different ways International Employee Benefit Insurance Programs Can Be Written

+ International Project Management:

- ▶ Process for incoming and outgoing insurance business - workflow and responsibilities defined
- ▶ Broker service expectations - expected standards and services provided
- ▶ Define all parties involved and their positions, as well as how each relationship will be managed
- ▶ Conditions in which broker can be controlling broker when client or prospect is not headquartered in your country
- ▶ Effective Communications
- ▶ How to Manage Your Insured's International Program
- ▶ Who Has Authority to Issue and Sign Local Country Binders, Certificates and Insurance Policies
- ▶ Compliance - Advantages, Disadvantages, Legal and Tax Consequences
- ▶ Case Studies
- ▶ How to Avoid Errors & Omission Claims



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MONTH 9

October 2021

Surety

- ▶ Contract bonds
- ▶ License and permit bonds
- ▶ Public official bonds
- ▶ Court bonds
- ▶ Miscellaneous bonds

Emerging Technologies & Risk

- ▶ The Digitization of Risk Management and Insurance: Disruption
- ▶ Data-Driven Decision Making in Risk Management and Insurance
- ▶ How the Internet of Things Expands the Data Pipeline
- ▶ How the Blockchain Will Help Transform Risk Management and Insurance
- ▶ How Data Analytics Animates the Digital Revolution
- ▶ The Digital Revolution in Risk Management and Insurance: Where We're Going

Emerging Industry Issues & Trends

Capstone Case Study

Legislative Landscape & Advocacy

Participants will focus on how the insurance industry is regulated and current industry advocacy issues.

Presentation Skills

Capstone Presentation



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